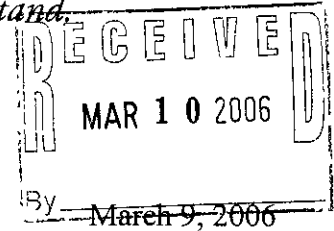




Americans for Democratic Action

1625 K Street NW • Suite 210 • Washington, DC 20006 • (202) 785-5980 • Fax (202) 785-5969 • ADAction@ix.netcom.com

Where it's more than just politics. It's about taking a stand.



Mr. Robert E. Feldman, Executive Secretary
ATT: Comments/Legal ESS
Federal Deposit Insurance Corporation
550 17th Street, N.W., Room 3060
Washington, D.C. 20429

**RE: Request to Testify at Hearing on Wal-Mart Stores, Inc.,
FDIC Application #20051977**

Dear Executive Secretary Feldman:

We request the opportunity to testify at the FDIC's hearing in Washington, D.C. on the application of Wal-Mart Stores, Inc. for an Industrial Loan Company charter. Testifying on our behalf will be Americans for Democratic Action's Council, Jack Blum. ADA is nation's oldest multi-issue public interest organization and has represented the interests of working Americans on a wide range of issues including commerce and banking for almost 60 years. Mr. Blum is an expert on banking issues as well.

The contact information for Mr. Blum is:

Jack Blum, Counsel
Americans for Democratic Action
1625 K Street, N.W.
Suite 210
Washington, D.C. 20006
202/785-5980 (phone)
202/785-5969 (fax)
blumja@lnlaw.com or alternately my fax afisaacs@adaction.org

Thank you both for scheduling this public hearing and for your attention to this request.

Sincerely,

Amy Isaacs
National Director

www.ADAction.org

Jim McDermott, President
Jim Jontz, President Emeritus

Jack Blum, Counsel
Chris Riddiough, Treasurer
Maria Wilkinson, Secretary

Allen Kukovich, Executive Committee Chair
Amy Isaacs, National Director